

No. 159

Abstract of Reports of the  
Condition of

# MONTANA

State Banks  
and  
Trust Companies  
and  
Building & Loan Associations

December 31, 1948



W. A. BROWN.....Supt. of Banks  
S. L. KLEVE.....Chief Examiner  
E. R. KAHLA.....Examiner  
E. H. E. HELGESON.....Examiner  
J. W. STERLING.....Examiner  
ALICE SEARLE.....Secretary



# MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda.....	Daly Bank & Trust Co. (1)
Baker.....	The Bank of Baker
Belgrade.....	Belgrade State Bank
Belt.....	Belt Valley Bank (1)
Big Sandy.....	Northern Montana State Bank
Big Timber.....	Citizens Bank & Trust Co. (1)
Billings.....	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman.....	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridger.....	Bank of Bridger
Broadus.....	Powder River County Bank (1)
Butte.....	Metals Bank & Trust Co. (1)
Cascade.....	Stockmen's Bank (1)
Chester.....	Liberty County Bank (1)
Chinook.....	First State Bank (1)
Choteau.....	Citizen's State Bank (1)
Columbia Falls.....	Bank of Columbia Falls
Columbus.....	The Yellowstone Bank (1)
Conrad.....	Farmers' State Bank
Culbertson.....	Culbertson State Bank (1)
Cut Bank.....	Bank of Glacier County
Deer Lodge.....	Deer Lodge Bank & Trust Co. (1)
Denton.....	Farmers State Bank (1)
Dillon.....	State Bank & Trust Co.
Fairview.....	Fairview Bank
Flaxville.....	Daniels County State Bank
Forsyth.....	Forsyth State Bank
Fort Benton.....	Chouteau County Bank
Froid.....	First State Bank (1)
Fromberg.....	Clark's Fork Valley Bank (1)
Glasgow.....	Farmers'-Stockgrowers' Bank (1)
Glendive.....	Exchange State Bank (1)
Great Falls.....	Montana Bank & Trust Co. (1)
Hamilton.....	Citizens' State Bank
	Ravalli County Bank (1)
Hardin.....	Big Horn County State Bank
Harlem.....	Security State Bank (1)
Havre.....	Citizens' Bank of Montana (1)
Helena.....	Union Bank & Trust Co. (1)
Laurel.....	The Yellowstone Bank (1)
Lewistown.....	Northwestern Bank of Lewistown
Libby.....	First State Bank (1)
Livingston.....	Livingston State Bank (1)
Malta.....	First State Bank (1)
Manhattan.....	Manhattan State Bank
Martinsdale.....	Stockmen's Bank of Martinsdale
Miles City.....	Miles City Bank (1)
Philipsburg.....	Flint Creek Valley Bank (1)
Plentywood.....	Security State Bank
Polson.....	Security State Bank (1)
Poplar.....	Traders' State Bank (1)
Red Lodge.....	Meyer & Chapman State Bank
Richey.....	First State Bank (1)
Ronan.....	Ronan State Bank (1)
Roundup.....	Miners' & Merchants' Bank
St. Ignatius.....	Lake County Bank (1)
Scobey.....	Citizens' State Bank
Shelby.....	First State Bank
	Sunburst State Bank
Sheridan.....	Bank of Sheridan
Somers.....	State Bank of Somers
Stanford.....	Basin State Bank
Stevensville.....	First State Bank (1)
Terry.....	State Bank of Terry (1)
Thompson Falls.....	First State Bank (1)
Townsend.....	State Bank of Townsend (1)
Valler.....	Farmers Stockmens (1)
Victor.....	Farmers' State Bank (1)
Whitehall.....	Whitehall State Bank
Wolf Point.....	First State Bank
Worden.....	Farmers State Bank (1)
Wyola.....	Little Horn State Bank

(1) Members Federal Reserve Bank

# MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber.....	Big Timber Building and Loan Association
Billings.....	Billings Building and Loan Association
	Security Building and Loan Association
Bozeman.....	Pioneer Building and Loan Association
Dillon.....	Interstate Building and Loan Association
Glendive.....	Glendive Building and Loan Association
Great Falls.....	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
	Mountain States Building and Loan Association
Helena.....	American Building and Loan Association
	Home Building and Loan Association
Livingston.....	Empire Building and Loan Association
Missoula.....	Missoula Building and Loan Association
	Northwest Mutual Building and Loan Association
	Western Montana Building and Loan Association
Sidney.....	Northern Building and Loan Association

# NATIONAL BANKS

Baker.....	Baker National Bank
Billings.....	Montana National Bank
	Midland National Bank
Bozeman.....	Commercial National Bank
Browning.....	First National Bank
Butte.....	First National Bank
	Miners' National Bank
Chinook.....	Farmers' National Bank
Circle.....	First National Bank
Dillon.....	First National Bank
Ekalaka.....	First National Bank
Fairfield.....	First National Bank
Geraldine.....	First National Bank
Glasgow.....	First National Bank
Glendive.....	First National Bank
Great Falls.....	First National Bank
	Great Falls National Bank
Harlowton.....	Continental National Bank
Havre.....	Montana National Bank
Helena.....	First National Bank & Trust Co.
Hinsdale.....	First National Bank
Hysham.....	First National Bank
Judith Gap.....	First National Bank
Kalispell.....	Conrad National Bank
	First National Bank
Lewistown.....	National Bank of Lewistown
Livingston.....	National Park Bank
Miles City.....	First National Bank
Missoula.....	First National Bank
	Western Montana National Bank
Plains.....	First National Bank
Red Lodge.....	United States National Bank
Reserve.....	First National Bank
Sidney.....	Richland National Bank
	Sidney National Bank
Twin Bridges.....	First National Bank
Whitefish.....	First National Bank
White Sul. Sprgs.....	First National Bank
Wibaux.....	First National Bank

No. 159

## Abstract of Reports of the Condition of

# MONTANA

State Banks  
and  
Trust Companies  
and  
Building & Loan Associations

December 31, 1948



W. A. BROWN.....	Supt. of Banks
S. L. KLEVE.....	Chief Examiner
E. R. KAHLA.....	Examiner
E. H. E. HELGESON.....	Examiner
J. W. STERLING.....	Examiner
ALICE SEARLE.....	Secretary







# ABSTRACT NO. 159

## Aggregate Resources and Liabilities of 73 State Banks of Montana, December 31, 1948, and Compared with Reports of 73 State Banks on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Loans and Discounts .....	\$ 78,976,623.93	\$ 47,728,974.95	\$ 31,247,648.98+
Overdrafts .....	56,164.03	47,785.95	8,378.08+
U. S. Govt. Bonds .....	132,474,017.67	152,471,452.01	19,997,434.34—
Other Public Bonds .....	7,446,488.19	7,121,665.06	324,823.13+
Bonds, Warrants, etc. ....	4,506,550.39	4,288,776.62	217,773.77+
Stock Federal Reserve Bank .....	194,600.00	186,250.00	8,350.00+
Cash and Due from Banks .....	74,260,412.87	73,189,398.65	1,071,014.22+
Banking House .....	411,298.16	410,326.75	971.41+
Furniture and Fixtures .....	203,911.94	153,405.18	50,506.76+
Other Real Estate .....	4,016.00	4,717.00	701.00—
Other Assets .....	377,514.85	302,553.21	74,961.64+
	<u>\$298,911,598.03</u>	<u>\$285,905,305.38</u>	<u>\$ 13,006,292.65+</u>

Increase.....\$ 13,006,292.65+

LIABILITIES:			
Capital: Common .....	\$ 4,670,000.00	\$ 4,410,000.00	\$ 260,000.00+
Capital: Preferred .....	39,900.00	44,900.00	5,000.00—
Capital: Debentures .....	25,000.00	25,000.00	
Surplus .....	4,221,350.00	4,275,100.00	53,750.00—
Undivided Profits .....	2,886,997.52	2,308,313.34	578,684.18+
Reserves .....	492,282.82	529,026.22	36,743.40—
Due to Banks .....	13,522,753.64	14,395,351.56	872,597.92—
Demand Deposits .....	187,047,231.82	179,414,627.95	7,632,603.87+
Officers' Checks, etc. ....	2,685,643.37	2,994,333.79	308,690.42—
U. S. Govt. Funds .....	3,068,004.79	2,286,391.53	781,613.26+
Other Public Funds .....	33,092,244.29	28,900,379.40	4,191,864.89+
Time Certificates .....	5,232,818.76	5,271,865.15	39,046.39—
Savings Deposits .....	41,524,643.02	40,695,293.54	829,349.48+
Other Liabilities .....	402,728.00	354,722.90	48,005.10+
	<u>\$298,911,598.03</u>	<u>\$285,905,305.38</u>	<u>\$ 13,006,292.65+</u>

Increase.....\$ 13,006,292.65+

## Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, December 31, 1948, and Compared with Reports of 16 Building and Loan Associations on December 31, 1947

RESOURCES:	Dec. 31, 1948	Dec. 31, 1947	Increase+ Decrease—
Real Estate Loans .....	\$ 15,493,061.26	\$ 12,508,488.44	\$ 2,984,572.82+
Real Estate Contracts .....	132,977.84	155,418.20	22,440.36—
Real Estate Owned (none)			
Office Building, Furniture and Fixtures .....	161,857.23	172,137.66	10,280.43—
Stock Loans .....	50,788.82	40,651.12	10,137.70+
Bonds, Warrants, etc. ....	4,613,317.44	5,641,419.73	1,028,102.29—
Cash and Due from Banks .....	1,128,796.48	632,143.64	496,652.84+
Stock in Federal Home Loan Bank .....	175,300.00	166,000.00	9,300.00+
Other Resources .....	2,683.95	2,091.85	592.10+
	<u>\$ 21,758,783.02</u>	<u>\$ 19,318,350.64</u>	<u>\$ 2,440,432.38+</u>

Increase.....\$ 2,440,432.38+

LIABILITIES:			
Installment Stock .....	\$ 10,374,012.56	\$ 9,140,032.94	\$ 1,233,979.62+
Prepaid Stock .....	1,415,455.60	1,770,304.14	354,848.54—
Full Paid Stock .....	7,472,840.00	6,273,390.00	1,199,450.00+
Bills Payable .....	402,000.12	252,232.21	149,767.91+
Due Borrowers .....	269,653.55	243,808.81	25,844.74+
Other Liabilities .....	35,652.10	12,160.44	23,491.66+
Contingent Fund .....	636,335.82	715,287.06	78,951.24—
Reserves and Undivided Profits .....	1,152,833.27	911,135.04	241,698.23+
	<u>\$ 21,758,783.02</u>	<u>\$ 19,318,350.64</u>	<u>\$ 2,440,432.38+</u>

Increase.....\$ 2,440,432.38+